Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Katina First name Tattianna Middle name	First name Middle name
	passport). Bring your picture identification to your meeting	Alexander Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>8079</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

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Document Alexander Katina Tattianna Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case): I have not used any business names or EINs. Business name Business name EIN EIN		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN			
5.	Where you live	3939 S Lake Park Avenue Number Street	If Debtor 2 lives at a different address: Number Street		
		Chicago IL 60653 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.		
		P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code		
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408		

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Document Alexander Katina Tattianna Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Pa	Tell the Court About Your	Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13				
8.	How you will pay the fee	 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 				
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District Inbke District None District		02/20/2015	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District	When	Relationship to you Case Number, if kn MM / DD / YYYY Relationship to you Case Number, if kn MM / DD / YYYY	own
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to line 12.	Statement About an Ev	nt against you and do you want to	

Case 16-00491 Doc 1 Filed 01/08/16 Entered 01/08/16 09:55:47 Desc Main Document Page 4 of 58 Tattianna Debtor 1 Katina Alexander Case Number (if known) _ First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor No. Go to Part 4. 12. Are you a sole proprietor of any full- or part-time Name and location of business ☐ Yes. business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Number Street LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City Zip Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent Chapter 11 of the balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these **Bankruptcy Code and** documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. 14. Do you own or have any property that poses or is Yes. What is the hazard? alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? _ immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street

City

State

ZIP Code

Debtor 1

Document

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Tattianna Katina

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Middle Name

Tell the court whether you have received a briefing about credit counseling.

First Name

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	ľ
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

 □ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Katina Tattianna Document Alexander Page 6 of 58

Case Number (if known)

Last Name

Part 6:	Answer These Questions	TOT REPORTING PURPOSES					
s. W	hat kind of debts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
yc	ou have?	No. Go to line 16b. Yes. Go to line 17.					
			business debts? Business debts are debts stment or through the operation of the busine	-			
		□No. Go to line 16c. □Yes. Go to line 17.	·				
		_	we that are not consumer debts or business of	debts.			
	re you filing under hapter 7?	No. I am not filing under Ch	apter 7. Go to line 18.				
	o you estimate that after ny exempt property is	Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
	ccluded and dministrative expenses	□No.					
ar av	re paid that funds will be vailable for distribution unsecured creditors?	∐Yes.					
. Но	ow many creditors do	■ 1-49	1 ,000-5,000	2 5,001-50,000			
-	ou estimate that you	□ 50-99	5,001-10,000	☐ 50,001-100,000			
OV	we?	□ 100-199 □ 200-999	□ 10,001-25,000	☐ More than 100,000			
. Но	ow much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	stimate your assets to	\$50,001-\$100,000	□ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
be	e worth?	□ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	□\$10,000,000,001-\$50 billion □More than \$50 billion			
	ow much do you stimate your liabilities	■ \$0-\$50,000 □ \$50,001-\$100,000	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million	□ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion			
	be?	□ \$100,001-\$500,000	\$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion			
		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion			
art 7:	Sign Below						
or you	u	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and			
		•	ter 7, I am aware that I may proceed, if eligible restand the relief available under each chapter	• • • • •			
			did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342				
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.			
			nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for u d 3571.				
		🗶 /s/ Katina Tattianna Alexa					
		Signature of Debtor 1	Signa	ture of Debtor 2			
		Executed on01/06/2016	Execu	uted on			
		MM / DD /		MM / DD / YYYY			

First Name

Middle Name

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Debtor 1	Katina	Tattianna	Alexander	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Briana Marie Czajka	Date	Date: 01/07/2016
Signature of Attorney for Debtor		MM / DD / YYYY
Briana Marie Czajka		
Printed name		
Geraci Law L.L.C.		
Firm name		
55 E. Monroe St., #3400		
Number Street		
Chicago	IL	60603
<u>Chicago</u> City	IL_ State	60603 ZIP Code
	State	· · · · · · · · · · · · · · · · · · ·
City	State	ZIP Code

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Fill in this in	nformation to iden		
Debtor 1	Katina	Tattianna	Alexander
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number (If known)	r		_

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 10,330
1c. Copy line 63, Total of all property on Schedule A/B	\$ 10,330
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u> \$22,927
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,030.66
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$878.03

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Debtor 1 Katina Tattianna Alexander Case Number (if known)

Last Name

EntriesDescription <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 1,017.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 6,805.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 6,805.00 9g. Total. Add lines 9a through 9f.

First Name

Middle Name

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Fill in this in	nformation to ide	ntify your case and this filin	ng:	0 of 58		
Debtor 1	Katina	Tattianna	Alexander			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric				
Case Number	r		(State)		□с	heck if this is an
(If known)					ar	mended filing
<u>Official F</u>	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
ategory where esponsible for ages, write yo	e you think it fits r supplying corre our name and cas Describe Each Re	best. Be as complete and a ct information. If more spac e number (if known). Answ sidence, Building, Land, or O	ccurate as possible. If two more is needed, attach a separa		ally	
	•		our entries fro Part 1, includi			
you have a	ttached for Part 1	. Write that number here		>		\$0.00
Part 2:	Describe Your Vel	nicles				
No. Yes. No. No. No. No. Yes.	Describe Make: Model: Year: Approximate Milea Other information: t, aircraft, motor Boats, trailers, motor	homes, ATVs and other recors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is comm instructions) reational vehicles, other vehicles, snowmobiles, motorcycle	the amount of Creditors Who Current valuentire proper s and another \$	f any secured cla o Have Claims S ne of the	or exemptions. Put aims on Schedule D: Secured by Property Current value of the portion you own? \$ 1,500.00
			our entries fro Part 2, includi			\$ 1,500.00
you have at	πached for Part 2	Write that number here		>		
Part 3:	Describe Your Per	sonal and Household Items				
Do you own o	r have any legal	or equitable interest in any	of the following items?		por Do r	rent value of the tion you own? not deduct secured claims kemptions
Examples:		ilshings urniture, linens, china, kitchenwa	are			
Yes.	Describe	Furniture, linens, small applian	ces, table & chairs, bedroom set		\$2,000	\$2,000.00

<u>K</u>atina

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Desc Main

First Name

Middle Name

07.		Televisions and rad electronic devices	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games	
	Yes.	Describe	Flat screen TV (2), DVD/Blu-ray Player, Gaming system, Cell phone \$1,00	\$1,000.00
08.		Antiques and figuri	ines; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles	
	Yes.	Describe		\$0.00
09.	Examples:		hobbies nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments	
	Yes.	Describe		\$0.00
10.	Examples: No. Yes.		guns, ammunition, and related equipment	
11	Clothes	Describe		\$0.00
111		Everyday clothes, to Describe	furs, leather coats, designer wear, shoes, accessories	
	163.	Describe	Everyday clothes/shoes \$300	\$300.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	Yes.	Describe		\$0.00
13.	Non-farm a Examples:	animals Dogs, cats, birds, h	norses	
	Yes.	Describe		\$0.00
14.	Any other	personal and ho	busehold items you did not already list, including any health aids you did not list	_
	Yes.	Describe		\$0.00
			of your entries from Part 3, including any entries for pages you have attached >	\$3,300.00
P	art 4:	Describe Your Fin	nancial Assets	
Do	you own or	have any legal	or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	No.		n your wallet, in your home, in a safe deposit box, and on hand when you file your petition	
17	Yes. Deposits o	Describe		\$30.00
''.	Examples:	Checking, savings,	, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, f you have multiple accounts with the same institution, list each.	
	Yes.	Describe	Account Type: Institution name:	\$ <u>0.0</u> 0

Case 16-00491 Doc 1 Katina

First Name

Middle Name

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18.	Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No.	
	Yes. Describe Institution or issuer name:	\$0. <u>0</u> 0
19.	Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No.	
	Yes. Describe Name of Entity and Percent of Ownership:	\$ <u> </u>
20.	Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No.	
	Yes. Describe Issuer name:	\$0.00
21.	Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No.	
	Yes. Describe Type of account and Institution name:	\$0.0_0
22.	Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No.	
	Yes. Describe Institution name or individual:	\$0.0_0
23.	Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No.	
	Yes. Describe Issuer name and description:	\$0.00
24.	Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No.	
25	Yes. Describe Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c): Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers	\$0.00
25.	No. Yes. Describe	ı
26.	Patents, copyrights, trademarks, trade secrets, and other intellectual property	\$0.00
	Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No.	
	Yes. Describe	\$ <u>0.0</u> 0
27.	Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No.	
	Yes. Describe	\$ <u>0.0</u> 0
Мо	ney or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds owed to you No.	
	Yes. Describe Expected tax refund \$5,500	\$ <u> </u>
29.	Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No.	
	Yes. Describe	\$0.00

Katina

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Desc Main

First Name Middle Name

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30.	Other amounts son	eone owes you	
		ges, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, ts; unpaid loans you made to someone else	
	Yes. Describ	e	\$0.00
31.		ability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No. Yes. Describ	Company Name & Beneficiary:	
32.	-	perty that is due you from someone who has died	\$0.00
	property because sor	ary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive leone has died.	
	Yes. Describ	e	\$0.00
33.	=	d parties, whether or not you have filed a lawsuit or made a demand for payment employment disputes, insurance claims, or rights to sue	
	Yes. Describ	e	s 0.00
34.	_	nd unliquidated claims of every nature, including counterclaims of the debtor and rights	<u> </u>
	No. Yes. Describ	e	
35.	Any financial asset	s you did not already list	\$ <u>0.0</u> 0
	No. Yes. Describ		ı
			\$0.00
		e of all of your entries from Part 4, including any entries for pages you have attached	\$5,530.00
	for Part 4. Write tha	number here>	,
	ar t o	Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
	No.	, any legal of equitable medical many submode foliated property.	
	Yes.		Current value of the
			portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable No.	e or commissions you already earned	
	Yes. Describ	e	
39.			
		urnishings, and supplies	\$0.00
		urnishings, and supplies elated computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	\$0.00
	Examples: Business-	elated computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	\$ <u>0.0</u> 0
40.	No. Yes. Describ	elated computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
40.	Examples: Business- No. Yes. Describ	elated computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices e equipment, supplies you use in business, and tools of your trade	\$0.00
	Examples: Business- No. Yes. Describ Machinery, fixtures No. Yes. Describ Inventory	elated computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices e equipment, supplies you use in business, and tools of your trade	
	Examples: Business- No. Yes. Describ Machinery, fixtures No. Yes. Describ	elated computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices e equipment, supplies you use in business, and tools of your trade e	\$\$\$
41.	Examples: Business- No. Yes. Describ Machinery, fixtures No. Yes. Describ Inventory No. Yes. Describ	elated computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices e equipment, supplies you use in business, and tools of your trade e	\$0.00
41.	Examples: Business- No. Yes. Describ Machinery, fixtures No. Yes. Describ Inventory No. Yes. Describ	elated computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices e equipment, supplies you use in business, and tools of your trade e ships or joint ventures Name of Entity and Percent of Ownership:	\$\$\$

Debtor 1 Katina Case 16-00491 Doc 1 Filed 01/08/16 Entered 01/08/16 09:55:47 Desc Main Page 14 of 58 Desc Main Page 14 of 58

43. Customer lists, mailing lists, or other compilations No.	
Yes. Describe	\$ 0.00
44. Any business-related property you did not already list	
No.	
Yes. Describe	\$ <u>0.0</u> 0
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here	\$ 0.00
Describe Any Form and Commercial Siebing Related Preparty Voy Own or Have an Intercet In	
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	\$ 0.00
47. Farm animals	\$0.0
Examples: Livestock, poultry, farm-raised fish	
No.	
Yes. Describe	7
Test. Describe	\$ 0.00
48. Crops—either growing or harvested	
■ No.	
Yes. Describe	7
Too. Besting	\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
■ No.	
Yes. Describe	٦
	\$ 0.00
50. Farm and fishing supplies, chemicals, and feed	
No.	
Yes. Describe	7
	\$0.00
51. Any farm- and commercial fishing-related property you did not already list	
No.	
Yes. Describe	7
	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
Part 77 Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership	
■ No.	
Yes. Describe	7
	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Case 16-00491 Doc 1 Katina

59. Part 5: Total business-related property, line 45

61. Part 7: Total other property not listed, line 54

60. Part 6: Total farm- and fishing-related property, line 52

62. **Total personal property.** Add lines 56 through 61.

63. Toal of all property on Schedule A/B. Add line 55 + line 62

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\$ 0.00 \$ 0.00

\$ 0.00

\$ 10,330.00

Desc Main

Part 8:

First Name List the Totals of Each Part of this Form \$ 0.00 55. Part 1: Total real estate, line 2 \$ 1,500.00 56. Part 2: Total vehicles, line 5 \$3,300.00 57. Part 3: Total personal and household items, line 15 \$5,530.00 58. Part 4: Total financial assets, line 36

\$10,330.00

\$ 10,330.00

Official Form 106A/B

Record # 699580

Schedule A/B: Property

Fill in this in	nformation to identi	fy your case:	
Debtor 1	Katina	Tattianna	Alexander
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identi	fy the Property You Claim as Exempt						
1. Which set of ex	cemptions are you claiming? Check	one only, even if your spo	ouse is filing with you.				
You are clai	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C. §	§ 522(b)(3)				
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)					
2. For any propert	ty you list on Schedule A/B that yo	u claim as exempt, fill in t	the information below.				
•	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check only one box for each exemption				
Brief description:	2000 Chevrolet Malibu with over 102,000 miles.	\$_1,500	\$_2,400	735 ILCS 5/12-1001(c) - \$2,400.00			
Line from Schedule A/B:	03		100% of fair market value, up to				
			any applicable statutory limit	705 00 5/40 4004/5\ \$0 000 00			
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_2,000	\[\\$	735 ILCS 5/12-1001(b) - \$2,000.00			
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit				
Brief	Flat screen TV (2), DVD/Blu-ray		. , .,,	735 ILCS 5/12-1001(b) - \$1,000.00			
description:	Player, Gaming system, Cell phone	\$_1,000	\$				
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit				
3. Are you claimin	3. Are you claiming a homestead exemption of more than \$155,675?						
(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment .)							
No.							
Yes. Did you	Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?						
□No	□No						
Official Form 1060	Record # 699580	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2			

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Debtor 1

Katina Tattianna Document

Page 17 of 58 Number (if known)

Middle Name

Last Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief Everyday clothes/shoes 735 ILCS 5/12-1001(a),(e) - \$300.00 □\$_____ description: \$ 300 Line from 100% of fair market value, up to 11 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(g)(1)(2)(3) - \$5,500.00 Brief Expected tax refund \$_ 5,500 □\$_____ description: 100% of fair market value, up to Line from 28 Schedule A/B: any applicable statutory limit 699580 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Fill in this	Case 16. s information to ident	-00491 Doc 1 E	iled 01/08/16	Entered 01/ .8 of 5		7 Desc Main	
Debtor 1	Katina	Tattianna	Alexander				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last Name				
Case Num (If known)	nber	the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS(State)			☐ Check if th amended f	
	Form 106D le D: Creditor	rs Who Have Claim	s Secured by F	Property			12/15
nformation. Idditional pa	If more space is need ages, write your name	possible. If two married people ded, copy the Additional Page, e and case number (if known).					
		secured by your property?					
_		ubmit this form to the court with	your other schedules. You	ou have nothing else	to report on this form.		
☐ Yes.	Fill in all of the inform	ation below.					
Part 1:	List All Secured Cla	ims					
					Column A	Column A	Column C
for eac	h claim. If more than	creditor has more than one secu one creditor has a particular clai claims in alphabetical order acc	m, list the other creditors	in Part 2.	Amount of cla Do not deduct the value of collater	that supports this	Unsecured portion If any

-: 11	: 4h:- :6	Case 16-00/		1 Eiled	01/08/16		1 01/08/16 09):55:47	Desc Main	
FIII	in this int	ormation to identify yo	ur case:			.9	of 58			
Deb	otor 1	Katina	Tattianna		Alexander	_				
		First Name	Middle Name		Last Name					
Deb	otor 2					.				
(Spo	use, if filing)	First Name	Middle Name		Last Name					
Uni	ted States E	Bankruptcy Court for the : _	NORTHERN Dis	strict of <u>ILLINOIS</u>	_					
Car	o Numbor				(State)				Check if t	this is an
	se Number _.								amended	d filina
⊃ffi∠	sial Ea	rm 106E/E								3
אוווכ	Jai FC	orm 106E/F								
<u>ich</u>	<u>edule</u>	E/F: Creditors	Who Have	<u>Unsecur</u>	<u>ed Claims</u>	.				12/15
ist the I/B: Pi redito eeded	e other pa roperty (Cors with pa d, copy the any additi	and accurate as possik inty to any executory co official Form 106A/B) ar artially secured claims e Part you need, fill it o onal pages, write your ist All of Your PRIORITY	ontracts or unexp nd on Schedule G that are listed in out, number the e name and case r	pired leases that G: Executory Co Schedule D: Cr entries in the boo number (if know	t could result in Intracts and Une editors Who Ha Kes on the left. A	a claim. Also l expired Leases eve Claims Sec	ist executory contra (Official Form 106G ured by Property. If I	cts on <i>Schedul</i>). Do not incluence nore space is	le	
		litara hava mriarity yma		rainat vau?						
1. DC		litors have priority uns	ecureu ciaiilis ay	jailist your						
		to Part 2.								
	Yes.									
ea no un	ich claim I inpriority a isecured c	our priority unsecured of isted, identify what type amounts. As much as populatins, fill out the Continuation of each type of	of claim it is. If a possible, list the clauding Page of Page	claim has both p aims in alphabeti art 1. If more tha	riority and nonpr cal order accordi n one creditor ho	riority amounts, ling to the credi olds a particular	list that claim here ar tor's name . If you have claim, list the other of	nd show both prive more than tw	riority and o priority	
		71. · · · · · · · · · · · · · · · · · · ·	,			,		Total claim	Priority	Nonpriority
									amount	amount
Par	1 2:	ist All of Your NONPRIO	RITY Unsecured C	claims						
3. D c	any cred	litors have nonpriority	unsecured claim	s against you?						
	No. You	have nothing to report	in this part. Subn	mit this form to th	e court with you	ır other schedul	es.			
	Yes.									
no ind	npriority u	our nonpriority unsecui insecured claim, list the Part 1. If more than one it the Continuation Page	creditor separate creditor holds a p	ly for each claim	. For each claim	listed, identify	what type of claim it is	s. Do not list cla	nims already	Total allahar
4.1	Alliance	One		Last 4 digits of	account number					Total claim \$ 303.00
7.1	Creditor's N	lame		_uot : u.g.to o.						
		oodlans Dr. Ste 15		When was the d	ebt incurred?					
	Number	Street								
				_	ou file, the claim	n is: Check all tha	at apply.			
	Maumee	ОН	43537	☐ Contingent☐ Unliquidated						
.,	City		e Zip Code	Disputed						
V	Debtor 1	the debt? Check one.		L Siopatou						
i	Debtor 2	•		Type of PRIORI	TV uncocured of	aim:				
	=	and Debtor 2 only		Student loans	TY unsecured cla	anti.				
	=	one of the debtors and anot	her	=	rising out of a sepa	aration agreement	or divorce			
	=	f this claim relates to a			ot report as priority	_	, -			
L	_	nity debt		_	sion or profit-sharin		er similar debts			
l <u>s</u>	s the claim	subject to offest?		_ -	•					
_	No			Other. Specify	<i>y</i>					
	Yes									

Page 20 of 58 Case Number (if known) Decument Katina Tattianna Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	City of Chicago Bureau Parking	Last 4 digits of account number	\$ 8,562.60
4.2	Creditor's Name		
	PO Box 88292	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60680	Unliquidated	
Ι,	City State Zip Code	Disputed	
'	Who owes the debt? Check one.		
	Debtor 1 only	T. CREATING	
	Debtor 2 only	Type of PRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims	
١,	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other, Specify Debt Owed	
	Yes	Other: Specify Book Gwed	
4.3	Commonwealth Financial	Last 4 digits of account number	\$ 524.00
	Creditor's Name		
	245 Main Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Scranton PA 18519	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
		Two of PRIORITY was a sense of a later	
	Debtor 2 only	Type of PRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
١.,	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify	
	Yes	Other. Specify	
4.4	Credit Management LP	Last 4 digits of account number	<u>\$ 787.00</u>
	Creditor's Name		
	4200 International Parkway	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carrollton TX 75007	☐ Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	☐ Disputed	
	Debtor 1 only	ц	
	Debtor 2 only	Type of DDIODITY uncocured claim:	
		Type of PRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims	
	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Specify	
	Yes	Other. Specify	

Page 21 of 58 Case Number (if known) Decument Katina Tattianna Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Enhanced Recovery Corp.	Last 4 digits of account number	\$ 397.00
1.0	Creditor's Name	· · · · · · · · · · · · · · · · · · ·	
	8014 Bayberry Road	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Jacksonville FL 32256	Unliquidated	
١,	City State Zip Code	Disputed	
`	Who owes the debt? Check one.		
	Debtor 1 only	T (PRIORITY	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
l 1	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify Stout Suit Site Stout Stout	
4.6	EOS CCA	Last 4 digits of account number	\$ 543.00
	Creditor's Name		
	PO Box 806	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Norwell MA 02061	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	☐ Disputed	
i	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.7	First Premier BANK	Last 4 digits of account number NULL	<u>\$ 442.00</u>
	Creditor's Name	When was the debt incurred? 2015-2015	
	601 S Minnesota Ave	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Ciarry Falls CD 57404	Contingent	
	Sioux Falls SD 57104	Unliquidated	
١ ١	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	<u> </u>	
	No	Other. Specify Credit Card or Credit Use	
	Yes	- · · · · 	

Page 22 of 58 Case Number (if known) Decument Katina Tattianna Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			nd so forth.	Total Claim		
4.8	Mea-Ingalls	Last 4 digits of account number _	67N1	\$ <u>524.00</u>		
	Creditor's Name 245 Main St	When was the debt incurred?	2013-2013			
	Number Street	when was the dept incurred?				
	Number Street					
		As of the date you file, the claim is:	: Check all that apply.			
	Dickson City PA 18519	Contingent				
	City State Zip Code	Unliquidated				
١ ،	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim	ı:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla	aims			
'	community debt	Debts to pension or profit-sharing p	plans, and other similar debts			
!	s the claim subject to offest?					
	No	Other. Specify Collecting for C	Creditor			
	Yes Sandara			÷ 250.00		
4.9	Municipal Collection Services	Last 4 digits of account number		\$ <u>250.00</u>		
	Creditor's Name PO Box 666	When was the debt incurred?				
	Number Street	Titles was alle dest mouried.				
	Number Street					
		As of the date you file, the claim is:	: Check all that apply.			
	Lansing IL 60438	Contingent				
	City State Zip Code	Unliquidated				
'	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim	ı:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla				
١.	community debt	Debts to pension or profit-sharing p	plans, and other similar debts			
'	s the claim subject to offest?					
	No □	Other. Specify Debt Owed				
4.40	Yes PLS Loan Store	Last 4 digits of account number		\$ 1,500.00		
4.10	Creditor's Name	Last 4 digits of account number _		<u> </u>		
	1427 W. 127th St.	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is:	· Check all that apply			
		Contingent	. Official that apply.			
	Calumet Park IL 60827	Unliquidated				
	City State Zip Code	Disputed				
'	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim	c:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cla				
.	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	nans, and other similar debts			
	No	Other. Specify PayDay Loan				
	Yes	Other. Specify Taybay Loan				

Debtor 1 Katina Tattianna Decument Page 23 of 58 Case Number (if known) _______

Active Tour Non-Known Consequence Grants - Continuation Page						
After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim					
4.11	RJM Acquisition Funding	Last 4 digits of account number	\$ <u>166.00</u>			
	Creditor's Name	When was the daht incomed?				
	575 Underhill Blvd., Ste. 224	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Syosset NY 11791	Unliquidated				
١,	City State Zip Code Who owes the debt? Check one.	☐ Disputed				
l ì						
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	☐ Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
١.	community debt	☐ Debts to pension or profit-sharing plans, and other similar debts				
l ¦	s the claim subject to offest?					
	■ No	Other. SpecifyCredit Card or Credit Use				
4 40	Yes Speedy CASH 140	Last 4 digits of account number 5877	\$ 509.00			
4.12	Creditor's Name	Last 4 digits of account number 5877	<u> </u>			
	7330 W 33Rd St N Ste 118	When was the debt incurred? 2015-2016				
	Number Street					
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Wichita KS 67205	☐ Contingent				
	City State Zip Code	Unliquidated				
١ ،	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
l i	Debtor 2 only	Type of PRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
'		that you did not report as priority claims				
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
ı	s the claim subject to offest?	Debte to pension of profestioning plane, and other similar debte				
	No	Other. Specify Collecting for Creditor				
li	Yes	Office. Specify				
4.13	Sprint	Last 4 digits of account number 1991	\$ 397.00			
	Creditor's Name	<u> </u>				
	8014 Bayberry Rd	When was the debt incurred? 2013-2013				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Jacksonville FL 32256	☐ Unliquidated				
	City State Zip Code					
١ ١	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	☐ Student loans				
ĺ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
l i	Check if this claim relates to a	that you did not report as priority claims				
'	community debt	Debts to pension or profit-sharing plans, and other similar debts				
1	s the claim subject to offest?					
	No	Other. Specify Collecting for Creditor				
	Yes					

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Stellar Recovery Inc. **\$** 146.00 Last 4 digits of account number Creditor's Name 1327 Highway 2 W, Ste. 100 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Kalispell MT 59901 ☐ Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Credit Extended to Debtor(s) Yes U S DEPT OF ED/GSL/ATL \$ 3,004.00 4.15 Last 4 digits of account number Creditor's Name 2012-2015 Po Box 4222 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Iowa City 52244 IΑ Unliquidated City State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes U S DEPT OF ED/GSL/ATL 8585 \$ 3,801.00 4.16 Last 4 digits of account number Creditor's Name 2012-2015 Po Box 4222 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Iowa City 52244 ☐ Unliquidated City State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offest?

No

Yes

Other. Specify _

Case 16-00491 Doc 1 Page 25 of 58 Case Number (if known) Document Katina Tattianna Debtor 1 First Name Verizon Wireless \$ 1,071.00 NULL 4.17 Last 4 digits of account number Creditor's Name 2013-2014 Po Box 49 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 33802 Lakeland ☐ Unliquidated City State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify <u>Unknown</u> Credit Extension Yes List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. AT&T On which entry in Part 1 or Part 2 list the original creditor? Name One AT&T Way, Room 3A104 Line __1 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street

Last 4 digits of account number ____ ___

NJ 07921

State Zip Code

Bedminster

City

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$6,805.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.005.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$ 6,805.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other	6g.	\$

Fi	II in this in	Case 16		iled 01/08/16	Enter	ed 01/08/16 7 of 58	09:55:47	Desc Main	
						7 01 56			
D	ebtor 1	Katina First Name	Tattianna Middle Name	Alexander Last Name					
D	ebtor 2		Widdle Name	East Name					
(S	Spouse, if filing)	First Name	Middle Name	Last Name					
U	Inited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of <u>IL</u>						
	ase Number			(State)				Check if this amended fil	
Off	icial Fo	orm 106G							
Scł	hedule	G: Execute	ory Contracts and L	Jnexpired Lea	ses				12/15
nfori addit	mation. If n ional page:	nore space is nee s, write your nam	possible. If two married people ded, copy the additional page, t e and case number (if known).	are filing together, both ill it out, number the er	n are equal ntries, and	ly responsible for so attach it to this pago	upplying correct e. On the top of a	iny	
_		-	contracts or unexpired leases? submit this form to the court with y	your other schedules. V	au haya na	thing also to report o	n this form		
· 			nation below even if the contracts						
•	— 165.1III	in all of the inion	lation below even if the contracts	or leases are listed in C	scriedule A	v.B. Froperty (Official	Tomi TooAdb)		
	-	-	or company with whom you hav				-		
	ınexpired le								
	Person or	company with wh	nom you have the contract or le	ase		State what the	contract or lease	e is for	
2.1]								
	Name								
	Number	Street			-				
	City		State Zip C	ode	=				
2.2									
	Name								
	Number	Street			-				
	City		State Zip C	ode	-				
2.3									
	Name								
	Number	Street			-				
	City		State Zip C	ode	-				
2.4]								
	Name				•				
	Number	Street			-				
	City		State Zip C	ode	-				
2.5									
	Name								
	Number	Street			-				

State Zip Code

City

Fill in this inf	Fill in this information to identify your case:			
Debtor 1	Katina	Tattianna	Alexander	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS (State)	
Case Number			(State)	
(If known)				

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. D c	o you have any co	debtors? (If you are filing a joint cas	e, do not list either spouse as	a codebtor.)
	No.			
[Yes			
2. W	ithin the last 8 yea	ars, have you lived in a community	property state or territory? (Community property states and territories include
Ar	rizona, California, I	daho, Lousiiana, Nevada, New Mexi	co, Puerto Rico, Texas, Wash	nington, and Wisconsin.)
	No. Go to line 3			
[` `	oouse, former spouse, or legal equive	alent live with you at the time?	
	☐ No☐ Yes. Inwhio	ch community state or territory did yo	ou live?	. Fill in the name and current address of that person.
	_	, , ,		-
	Name of your s	pouse, former spouse or legal equivalent		_
	Number S	Street		_
	City	Sta	te Zip C	— Code
3. In	•			your spouse is filing with you. List the person
		-		Make sure you have listed the creditor on
	· ·		l Form 106E/F), or Schedule	G (Official Form 106G). Use Schedule D,
30	Siledule E/F, Of Sc	hedule G to fill out Column 2.		
	Column 1: Your co	odebtor		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Str	eet		Schedule G, line
	City	State	Zip Cod	de
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Str	eet		Schedule G, line
	City	State	Zip Cod	de
3.3			<u> </u>	Schedule D, line
	Name			Schedule E/F, line
	Number Str	eet		Schedule G, line
	City	State	Zip Cod	de

Fill in this in	formation to ident	ify your case:		
Debtor 1	Katina	Tattianna	Alexander	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
		the : <u>NORTHERN DISTRICT OF</u>		
Case Number	r	· · · · · · · · · · · · · · · · · · ·	_	Check if this is:
(If known)				An amended filin
				A supplement sho

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Receptionist		
	Occupation may Include student or homemaker, if it applies.	Employers name	Centers for New I	Horizons	
		Employers address	4150 S. King Dr. Chicago, IL 60653		
					2
		How long employed there?	2 months		
Pa	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse had lines below. If you need more space	he date you file this form. If you he we more than one employer, comb	ine the information for a	•	,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$462.00	\$0.00
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$462.00	\$0.00

 Official Form 106I
 Record #
 699580
 Schedule I: Your Income
 Page 1 of 2

Page 30 of 58
Case Number (if known) Document Alexander Katina Tattianna Debtor 1

Last Name

First Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	4.	\$462.00	\$0.00	
	all payroll deductions:	_			
	Tax, Medicare, and Social Security deductions	5a. 	\$35.34	\$0.00	
	Mandatory contributions for retirement plans	5b. 	\$0.00	\$0.00	
5c.	Voluntary contributions for retirement plans	5c. —	\$0.00	\$0.00	
	Required repayments of retirement fund loans	5d. 	\$0.00	\$0.00	
	Insurance	5e.	\$0.00	\$0.00	
	Domestic support obligations	5f. _	\$0.00	\$0.00	
_	Union dues	5g.	\$0.00	\$0.00	
	Other deductions. Specify:	5h.	\$0.00	\$0.00	
	he payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$35.34	\$0.00	
	late total monthly take-home pay. Subtract line 6 from line 4.	7.	\$426.66	\$0.00	
	Il other income regularly received:				
8a.	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
	dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
8d.	, , , ,	8d. 	\$0.00	\$0.00	
8e.	Social Security	8e. —	\$0.00	\$0.00	
8f.	Other government assistance that you regularly receive	8f.	\$49.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies.				
0~	Specify:	0 ==	00.00	00.00	
8g.		8g. —	\$0.00	\$0.00	
8h.	• • • • • • • • • • • • • • • • • • • •	8h. —	\$555.00	\$0.00	
9. Ad	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$604.00	\$0.00	
	Iculate monthly income. Add line 7 + line 9.	10.	\$1,030.66 +	\$0.00	\$1,030.66
Ad	d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		, ,	73333	V 1,000100
Inc oth Do	ate all other regular contributions to the expenses that you list in Schedule clude contributions from an unmarried partner, members of your household, your friends or relatives. In not include any amounts already included in lines 2-10 or amounts that are no ecify:	our dependent ot available to		Schedule J.	11. \$0.00
	d the amount in the last column of line 10 to the amount in line 11. The res		•		
	ite that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if it	applies	12. \$1,030.66
x	you expect an increase or decrease within the year after you file this form No.] Yes. Explain:	?			

'		offination to fueffility your ca							
	Debtor 1	Katina	Tattianna	Alexander	Che	ck if this is:			
	Debior 1	First Name	Middle Name	Last Name		An amended f	ilina		
ı	Debtor 2						•	t-petition chapter 13	
((Spouse, if filing)	First Name	Middle Name	Last Name		income as of t			
ı	United States I	Bankruptcy Court for the : <u>NOF</u>	RTHERN DISTRICT C	F ILLINOIS		MM / DD / YY			
	Case Number (If known)			_		IVIIVI / DD / TT			
	(II KIIOWII)					A separate fili	ng for Debtor	2 because Debtor 2	
Of	ficial Fo	orm 106J				maintains a se	-		
Sc	hedul	e J: Your Exper	nses						12/14
	=			le are filing together, both are					
	e space is n ry question.	eeded, attach another shee	t to this form. On t	ne top of any additional pages,	write your name a	and case numbe	r (if known). A	nswer	
Pa	art 1: D	escribe Your Household							
1.	Is this a joir	nt case?							
	X No. G	o to line 2.							
	Yes. D	oes Debtor 2 live in a separ	ate household?						
		No.							
		Yes. Debtor 2 must file a	a separate Schedul	e J.					
2.	Do you h	ave dependents?	No		Dependent's relat	ionahin ta	Dependent's	Does dependent live	
	Da nat lia	t Dabtard and			Debtor 1 or Debto	•	age	with you?	
	Do not ils Debtor 2.	t Debtor 1 and		this information for dent				No	
	5				Son		7	X Yes	
	Do not sta names.	ate the dependents'							
					Daughter		6	No	
					9			Yes	
					D		•	No	
					Daughter		2	X Yes	
								X No	
								Yes	
								X No	
								Yes	
3.	Do your e	expenses include	X No						
	expenses	of people other than	= 1						
	yourself a	and your dependents?	Yes						
Pa	art 2:	stimate Your Ongoing Monthly	y Expenses						
Est	imate your	expenses as of your bankru	ptcy filing date un	ess you are using this form as	a supplement in a	Chapter 13 cas	e to report		
-	enses as of applicable (is filed. If this is a	supplemental <i>Schedule J</i> , che	ck the box at the t	op of the form a	nd fill in		
Inc	lude expens	es paid for with non-cash g	overnment assista	nce if you know the value					
of s	such assista	nce and have included it on	Schedule I: Your	Income (Official Form 106l.)				Your expenses	
4.	The renta	al or home ownership exper	nses for your resid	ence. Include first mortgage pay	ments and				
	any rent f	for the ground or lot.					4.	\$7	5.00
	If not inc	luded in line 4:							
	4a. Rea	al estate taxes					4a.		0.00
		perty, homeowner's, or rente					4b.		0.00
	4c. Hor	me maintenance, repair, and	upkeep expenses				4c.		0.00
	4d. Hor	neowner's association or cor	ndominium dues				4d.	\$	0.00

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Document Tattianna Katina Debtor 1 Case Number (if known) _

ebtor	First Name Middle Name Last Name	ase Number (If known)	
			Your expenses
i.	Additional Mortgage payments for your residence, such as home equity loans	5.	\$0.
i.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$0.
	6b. Water, sewer, garbage collection	6b.	\$0 .
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.	\$50.
	6d. Other. Specify:	6d.	\$ 0.
-	Food and housekeeping supplies	7.	\$555.
	Childcare and children's education costs	8.	\$0.
	Clothing, laundry, and dry cleaning	9.	\$40.
0.	Personal care products and services	10.	\$0.
1.	Medical and dental expenses	11.	\$0.
2.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$107.
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.
4.	Charitable contributions and religious donations	14.	\$0.
5.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$0.
	15b. Health insurance	15b.	\$0.
	15c. Vehicle insurance	15c.	\$51.
	15d. Other insurance. Specify:	15d.	\$0.
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
	Specify:	16.	\$0.
7.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$0.
	17b. Car payments for Vehicle 2	17b.	\$0.
	17c. Other. Specify:	17c.	\$0.
	17d. Other. Specify:	17d.	\$0.
8.	Your payments of alimony, maintenance, and support that you did not report as deducted		
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.
9.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$0.
٥.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incor	ne.	
	20a. Mortgages on other property	20a.	\$ 0.
	20b. Real estate taxes	20b.	\$ 0.
	20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.
	20e. Homeowner's association or condominium dues	20e.	\$ 0.

Official Form 106J Record # 699580 Case 16-00491 Doc 1 Filed 01/08/16 Entered 01/08/16 09:55:47 Desc Main Document Page 33 of 58

Katina Tattianna Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$878.03 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$1,030.66 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$878.03 23b. Copy your monthly expenses from line 22 above. 23b.-\$152.63 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Explain Here:

Official Form 106J Record # 699580 Schedule J: Your Expenses Page 3 of 3

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Katina	Tattianna	Alexander		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
		r the : <u>NORTHERN</u> District of _	ILLINOIS (State)		
Case Number (If known)	·		_		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under panelty of parium, I declare that I have road th	e summary and schedules filed with this declaration and that they are true and
correct.	e summary and schedules med with this declaration and that they are tide and
★ /s/ Katina Tattianna Alexander	x
Signature of Debtor 1	Signature of Debtor 2
Date _01/06/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this information to identify your case:								
Debtor 1	Katina First Name	Tattianna Middle Name	Alexander Last Name					
Debtor 2	First Name	Middle Name	Last Name					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>l</u>	LLINOIS (State)					
Case Number (If known)	r		_					

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	ber (if known). Answer every question.			
	artif: Give Details About Your Marital Status and Where Yo	ou Lived Before		
	What is your current marital status?			
	Married			
	Not married			
	_			
02	During the last 3 years, have you lived anywhere other tha	n where you live now	??	
	No.			
	Yes. List all of the places you lived in the last 3 years. Do	not include where yo	u live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
03	Within the last 8 years, did you ever live with a spouse or I property states and territories include Arizona, California, and Wisconsin.)			
	No.			
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).		
	Explain the Sources of Your Income			

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Did yo	First Name		Alexander		ase Number (if known)					
Fill in t		Middle Name	Last Name							
	bid you have any income from employment or from operating a business during this year or the two previous calendar years? ill in the total amount of income you received from all jobs and all businesses, including part-time activities. you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.									
☐ No] No.									
_	Yes. Fill in the details									
			Debtor 1		Debtor 2					
			Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)				
Fr	om January 1 of current y	ear until	Wages, commissions, bonuses, tips	\$0	Wages, commissions, bonuses, tips					
th	e date you filed for bankr	uptcy:	Operating a business		Operating a business					
Fo	or last calendar year:		Wages, commissions,	9,000 (est)	☐ Wages, commissions,					
(Ja	anuary 1 to December 31,	2015)	bonuses, tips Operating a business		bonuses, tips Operating a business					
Fo	or the calendar year befor	e that:	Wages, commissions,	\$4,000 (est)	☐ Wages, commissions,					
(Ja	anuary 1 to December 31,	2014)	bonuses, tips Operating a business		bonuses, tips Operating a business					
□ No	o. s. Fill in the details									
	o		Debtor 1		Debtor 2					
			Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)				
Fo	or last calendar year:		Unemployment	\$800 (est)						
(Ja	anuary 1 to December 31,	2015)								

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Katina Tattianna Alexander Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. ☐ Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Amount you still owe Total amount paid Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. ☐ Yes. List all payments to an insider. Dates of Total amount Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Status of the case Court or agency 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Tyes. Fill in the information below.

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epto	r 1	Natilia	idilidilid	Alexander	Case Number (if kn	own)						
		First Name	Middle Name	Last Name								
11		hin 90 days before you filed efuse to make a payment b		any creditor, including a bank or fin ebt?	ancial institution, set off ar	y amounts from y	our accounts					
		No. Go to line 11										
		Yes. Fill in the information be	elow.									
	Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?											
	■ N											
P	art 5:	List Certain Gifts and C	ontributions									
			for bankruptcy, did y	ou give any gifts with a total value	of more than \$600 per perso	on?						
		No.										
		Yes. Fill in the details for each	-									
14	_		for bankruptcy, did y	ou give any gifts or contributions v	vith a total value of more the	an \$600 to any cha	rity?					
	□ \ □ '	Yes. Fill in the details for each	ch gift.									
P	art 6:	List Certain Losses										
15		nin 1 year before you filed f nbling?	for bankruptcy or sind	ce you filed for bankruptcy, did you	lose anything because of t	heft, fire, other dis	aster, or					
		No.										
	□,	Yes. Fill in the details for each	ch gift.									
P	art 7:	List Certain Payments	or Transfers									
16	abo	ut seeking bankruptcy or p ude any attorneys, bankrup	reparing a bankrupto	ou or anyone else acting on your be by petition? rs, or credit counseling agencies for			ou consulted					
	=	Yes. Fill in the details										
	F	Party Contact Info		Description and value of any prop	perty transferred	Date payment or transfer	Amount of payment					
		Geraci Law L.L.C.					Payment/Value:					
		55 E. Monroe Street #3400)				\$4,000.00: \$0.00 paid prior to filing,					
		Chicago,IL 60603					balance to be paid through the plan.					
17	pror		your creditors or to	ou or anyone else acting on your be make payments to your creditors? led on line 16.	half pay or transfer any pro	perty to anyone w	ho					
		No.										
	□ <i>,</i>	Yes. Fill in the details.										
18	tran Incl	sferred in the ordinary cou ude both outright transfers	rse of your business and transfers made	you sell, trade, or otherwise transfer or financial affairs? as security (such as the granting of eady listed on this statement.			erty).					
	_	No.	-									
	_	Yes. Fill in the details for each	ch gift.									
	_											

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Debtor		Tattianna	Alexander	Cas	e Number (if known)						
	First Name	Middle Name	Last Name								
		you filed for bankruptcy, o e often called asset-protec	did you transfer any propert tion devices.)	y to a self-settled trust o	r similar device of which	ı you are a					
1	No.										
	Yes. Fill in the detai	ls for each gift.									
Par	List Certain Fin	ancial Accounts, Instrument	ts, Safe Deposit Boxes, and St	torage Units							
s Ii	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.										
[No.										
	Yes. Fill in the detai										
		Last	4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer					
	Chase bank	xxx	<	Checking Savings Money market Brokerage Other	October, 2015	\$0					
l	Do you now have, or deash, or other valuable No. Yes. Fill in the detai	es?	pefore you filed for bankrupt	cy, any safe deposit box	or other depository for	securities,					
	_		else had access to it?	Describe the con	tents	Do you still have it?					
22 F	lave you stored prope	erty in a storage unit or pla	ce other than your home wit	thin 1 year before you fil	ed for bankruptcy?						
	No.										
[Yes. Fill in the detai	ls.									
		Who	else has or had access to it?	Describe the con	tents	Do you still have it?					
Par	Identify Proper	ty You Hold or Control for So	omeone Else								
			e else owns? Include any p	roperty you borrowed fro	om, are storing for, or ho	old in trust					
	No.										
L	Yes. Fill in the detai		re is the property?	Describe the pro	perty	Value					
Pari	Give Details Ab	oout Environmental Informati	ion								
For th	ne purpose of Part 10,	the following definitions a	pply:								
ha	azardous or toxic sub	stances, wastes, or materia	cal statute or regulation con al into the air, land, soil, sur leanup of these substances	face water, groundwater							
	=	n, facility, or property as de ate, or utilize it, including d	efined under any environme lisposal sites.	ntal law, whether you no	w own, operate, or utiliz	e					
		ans anything an environme naterial, pollutant, contam	ental law defines as a hazard inant, or similar term.	dous waste, hazardous s	ubstance, toxic						
Repo	rt all notices, releases	s, and proceedings that you	u know about, regardless of	when they occurred.							

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peptor 1	Natilia	Talliallia	Alexander	Case Number (If known)		
	First Name	Middle Name	Last Name			
24 H a	as any governmental uni	it notified you that	you may be liable or potentially liable	under or in violation of an environmen	tal law?	
	_		you may be made or perennany made			
	No.					
	Yes. Fill in the details.					
			Governmental unit	Environmental law, if you know it	Date of notice	
25 H a	ave you notified any gov	ernmental unit of	any release of hazardous material?			
	No.					
L	Yes. Fill in the details.					
			Governmental unit	Environmental law, if you know it	Date of notice	
26 H a	ave vou been a narty in s	any judicial or adm	ninistrative proceeding under any env	ironmental law? Include settlements and	d orders	
'''	ave you been a party in t	arry judicial of dail	ministrative proceeding under any env	monmentariaw : metade settlements and	a oracis.	
	No.					
	Yes. Fill in the details.					
			Court or agency	Nature of the case	Status of the case	
Part '	Give Details About	Your Business or C	onnections to Any Business			
27 W	ithin 4 years before you	filed for bankrupto	cy, did you own a business or have ar	ny of the following connections to any b	usiness?	
	A sole proprietor of	r self-employed in	a trade, profession, or other activity,	either full-time or part-time		
	A member of a limit	ted liability compa	ny (LLC) or limited liability partnershi	ip (LLP)		
	A partner in a partn	nership				
	:	-	cutive of a corporation			
			·			
	∐An owner of at leas	st 5% of the voting	or equity securities of a corporation			
	No None of the observe	anniina Ca ta Dan	. 40			
_	No. None of the above					
L	Yes. Check all that appl	ly above and fill in t	the details below for each business.			
28 W	ithin 2 years before you	filed for bankrupto	cy, did you give a financial statement	to anyone about your business? Include	e all financial	
	stitutions, creditors, or o	-		•		
	■ NI=					
	No.					
L	Yes. Fill in the details.					
			Date issued			
Part 1	Sign Below					
l ha	ve read the answers on	this Statement of I	Financial Affairs and any attachments	, and I declare under penalty of perjury	that the	
ans	wers are true and correc	ct. I understand the	at making a false statement, concealir	ng property, or obtaining money or prop	erty by fraud	
			ult in fines up to \$250,000, or impriso	nment for up to 20 years, or both.		
18 l	J.S.C. §§ 152, 1341, 1519), and 3571.				
X	/s/ Katina Tattianna	Alexander	×	Debtor 2		
	Signature of Debtor 1		Signature of	Debtor 2		
	Date 01/06/2016		Date			
	Date 01/06/2016 MM / DD / YY	YY	MM /	DD / YYYY		
Did	you attach additional pa	ages to Your State	ment of Financial Affairs for Individua	als Filing for Bankruptcy (Official Form	107)?	
_	No					
	Yes					
Dist.	VOLUMOV OF COURT AT THE	compone wheth	not an attornoy to believe affiliant to	akruptov formo?		
DIG	you pay or agree to pay	Someone who is i	not an attorney to help you fill out bar	ikruptcy forms?		
	No					
_				Attack the Destructed B. W	anada Nation	
Ц	res. Name of person _			Attach the Bankruptcy Petition Prepa Declaration, and Signati		
				Declaration, and Signati	(Omolai i Omi 119).	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	e				
Kati	ina Tattian	na Alexander / Debtor		Case No:	
				Chapter:	Chapter 13
		DISCLOSURE OF COM	MPENSATION OF ATTORNE	Y FOR DEE	BTOR
	pensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) and to me within one year before the filing of the rendered on behalf of the debtor(s) in contem	ne petition in bankruptcy, or agree	eed to be pai	d to me, for services
	For legal	services, I have agreed to accept	\$4,000.00		
	Prior to th	ne filing of this statement I have received	<u>\$0.00</u>		
	Balance I	Due	\$4,000.00		
2.	The source	e of the compensation paid to me was:			
	Deb	tor(s) Other: (specify			
3.	The source	e of compensation to be paid to me is:			
	De	btor(s) Other: (specify			
4. of m	I have	e not agreed to share the above-disclosed compo	ensation with any other person u	ınless they aı	re members and associates
	I have	e agreed to share the above-disclosed compensa	tion with a other person or person	ons who are	not members or associates
5.	In return fo	or the above-disclosed fee, I have agreed to rend ding:	der legal service for all aspects o	of the bankru	ptcy
bank	a. Analy	ysis of the debtor's financial situation, and rende	ering advice to the debtor in dete	ermining wh	ether to file a petition in
	b. Prepa	aration and filing of any petition, schedules, state	ements of affairs and plan which	n may be req	uired;
	c. Repre	esentation of the debtor at the meeting of creditor	ors and confirmation hearing, and	d any adjour	ned hearings thereof;
6.	By agreem	nent with the debtor(s), the above-disclosed fee	does not include the following so	ervice:	
			ERTIFICATION		
		I certify that the foregoing is a complete s payment to	tratement of any agreement or ar	rangement f	or
		me for representation of the debtor(s) in this b			
			/s/ Briana Marie Czajka		
		Date	Signature of Attorney		
			Geraci Law L.L.C.		

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Name of law firm

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RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

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- C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES
- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received	,\$	
toward the flat fee, leaving a balance due of \$ 4000	; and \$3/ <i>O</i>	for expenses
leaving a balance due for the filing fee of \$		



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4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: <u>123/206</u>

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 1-866 1-866-925-1313 help@geracilaw.com



Date: 12/23/2015

Consultation Attorney: BRE

Record #: 699-580

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11 U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment

prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property. I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. per month for SO months. The payment and length of the plan are based PLAN: The plan payment is estimated to be \$_ on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc., all other unsecured debts, other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts, debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened. (Joint Debtor) Katina Alexander (Debtor)

Dated: 12/23/2015

Representing Geraci Law L.L.C.

Page 1 of 1

Attorney for the Debtor(s)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Katina Tattianna Alexander / Debtor Bankruptcy Docket #:

Judge:

VERIFIC	MOITA	OF C	REDIT	COR N	JATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/06/2016 /s/ Katina Tattianna Alexander

Katina Tattianna Alexander

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 50 of 58 In re Katina Tattianna Alexander / Debtor

UNITED STATES BANKRUPTCY COURT

Desc Main

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Katina Tattianna Alexander / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 01/06/2016	/s/ Katina Tattianna Alexander	
	Katina Tattianna Alexander	-
Dated: 01/07/2016	/s/ Briana Marie Czajka	
	Attorney: Briana Marie Czajka	-

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Debtor 1	Katina	Tattianna	Alexander	Case Num	ber (if known)				
	First Name	Middle Name	Last Name						
Part (Answer These Question	s for Reporting Purposes							
	What kind of debts do rou have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \[\begin{align*} \text{No. Go to line 16b.} \end{align*}							
		Yes. Go to li							
		money for a busi	iness or investment or thro	bts? Business debts are ugh the operation of the b	debts that you incurred to obtain usiness or investment.				
		∐No. Go to lir ∐Yes. Go to li	ine 17.						
		16c. State the type of	f debts you owe that are no	t consumer debts or busir	ness debts.				
Macana and an						MANAGAGAGAGA			
}	Are you filing under Chapter 7?	□ Ves I am filing i	ing under Chapter 7. Go to under Chapter 7. Do you e	estimate that after any exe	empt property is excluded and				
:	Do you estimate that after any exempt property is	administra	tive expenses are paid that	: funds will be available to	distribute to unsecured creditors?				
	coluded and Iministrative expenses e paid that funds will be	∐Yes.							
1	available for distribution to unsecured creditors?								
1	How many creditors do you estimate that you	■ 1-49 □ 50-99		000-5,000 001-10,000	□ 25,001-50,000 □ 50,001-100,000				
1	owe?	☐ 100-199 ☐ 200-999	□ 10	,001-25,000	☐ More than 100,000				
19	How much do you	\$0-\$50,000		,000,001-\$10 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion				
1	estimate your assets to be worth?	□ \$50,001-\$100,0 □ \$100,001-\$500,		0,000,001-\$50 million 0,000,001-\$100 million	☐\$1,000,000,001-\$10 billion				
	pe worm:	□ \$500,001-\$1 mi		00,000,001-\$500 million	☐ More than \$50 billion	MARKA STANIK			
20	How much do you	\$0-\$50,000		,000,001-\$10 million	\$500,000,001-\$1 billion				
1	estimate your liabilities	\$50,001-\$100,0		0,000,001-\$50 million i0,000,001-\$100 million	☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion				
	to be?	□ \$100,001-\$500, □ \$500,001-\$1 mi		00,000,001-\$500 million	☐ More than \$50 billion				
Pari	78 Sign Below					***************************************			
Fory	/ou	I have examined this correct.	petition, and I declare unde	er penalty of perjury that the	he information provided is true and				
palan i sanadabbada b ada bada 1907)		If I have chosen to file title 11, United States Chapter 7.	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
		If no attorney represe this document, I have	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
			I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
		with a bankruptcy cas	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S C. §§ 152, 1341, 1519, and 3571.						
- Martin State of the Control of the		Signature of De	1 Olyano	w x	Signature of Debtor 2				
		3	1 10						
		Executed on	: \ / \ \ /2016 MM / DD / YYYY		Executed onMM / DD / YYYY				

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Fill in this in	Fill in this information to identify your case:							
Debtor 1	Katina	Tattianna	Alexander					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)					
Case Number	r							
(If known)								

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? No								
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
Under penalty of perjury, I declare that I have read the summary an correct.	d schedules filed with this declaration and that they are true and							
Signature of Debtor 1	Signature of Debtor 2							
Date : / / /2016 MM / DD / YYYY	DateMM / DD / YYYY							

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Debto	or 1	Katina First Name	Tattianna Middle Name	Alexander Last Name	Case Number (if known) _			
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controver exchange tracked as	L	Yes. Fill in the details		nmental unit	Environmental law, If you know it	Date of notice		
25	Hav	e you notified any g	overnmental unit of any rele	ease of hazardous material?				
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5-00-0-18 WHY 181			Govern	nmental unit	Environmental law, if you know it	Date of notice		
26	Hav	e vou been a narty ii	n anv iudicial or administra	tive proceeding under any e	nvironmental law? Include settlements a	nd orders.		
-			,,,					
■ No. ☐ Yes. Fill in the details.								
September 1	Ш	163.1 III III the details		or agency	Nature of the case	Status of the case		
Pa	Te da	Give Details Abo	ut Your Business or Connect	ons to Any Business				
27	Wit	hin 4 years before yo	ou filed for bankruptcy, did	you own a business or have	any of the following connections to any	business?		
distribution)		A sole proprietor	or self-employed in a trade	, profession, or other activit	ty, either full-time or part-time			
and production		A member of a lin	mited liability company (LL	C) or limited liability partners	ship (LLP)			
- Contratorio		A partner in a partner	rtnership					
- Act or College			or, or managing executive o					
odunial reference		An owner of at le	ast 5% of the voting or equ	ity securities of a corporation	on			
califerdiffee	\$112	No. None of the abov	e applies. Go to Part 12.					
disconsistation of	, manua		pply above and fill in the deta	ails below for each business.				
ometro office								
28		hin 2 years before yo titutions, creditors, o		you give a financial stateme	nt to anyone about your business? Inclu	ide all financial		
School and September 1985		No.				•		
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1					nto and I declare under penalty of perium	ny that the		
	answ	ers are true and cor	rect. I understand that maki	ing a false statement, conce	nts, and I declare under penalty of perjur aling property, or obtaining money or pro	operty by fraud		
Parket I	in co	nnection with a bank	ruptcy case can result in fi	nes up to \$250,000, or impri	sonment for up to 20 years, or both.	•		
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Minister		Signature of Debtor	1	Signature	of Debtor 2			
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- The Control of the	Did y	ou attach additional	pages to Your Statement o	f Financial Affairs for Individ	duals Filing for Bankruptcy (Official Form	n 107)?		
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Section 1		/es						
нальномпраемум			ay someone who is not an	attorney to help you fill out I	bankruptcy forms?			
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4.000,000			1		Attach the Bankruptcy Petition Pre	parer's Notice,		
A the section of the section	Ш [,]	res. Maine of person		And the second s	Declaration, and Sign	ature (Official Form 119).		

Case 16-00491 Doc 1 Filed 01/08/16 Entered 01/08/16 09:55:47 Desc Main Document Page 55 of 58 DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their
- bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt . b. Failure to keep books and records documenting your financial affairs . c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

/2016 Dated:

X Date & Sign

Katina Tattianna Alexander

Pana 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Katina Tattianna Alexander / Debtor

Bankruptcy Docket #:

Judge:

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The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: \ / \ \ / \ /2016

Katina Tattíanna Alexander

X Date & Sign

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16. Calculate the median family income that applies to you. Follow the	ese steps:	
16a. Fill in the state in which you live.	IL	
16b. Fill in the number of people in your household.	4	
16c. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.		
17. How do the lines compare?		
17a. X ine 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 22C-2).		
17bine 15b is more than line 16c. On the top of page 1 of this form, check box 2, <i>Disposable income is determined under 11 U.S.C.</i> § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.		
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325((b)(4)	
18. Copy your total average monthly income from line 11.		\$1,066.00
19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's		
income, copy the amount from line 13d. If the marital adjustment does not apply, fill in 0 on line 19a.		\$0.00
Subtract line 19a from line 18.		\$1,066.00
20. Calculate your current monthly income for the year. Follow these s	steps:	#4 OCC OO
20a. Copy line 19b		\$1,066.00
Multiply by 12 (the number of months in a year).		x 12
20b. The result is your current monthly income for the year for this	part of the form.	\$12,792.00
20c. Copy the median family income for your state and size of hous	ehold from line 16c	\$86,818.00
21. How do the lines compare?		
X Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.		
Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form,		
check box 4, <i>The commitment period is 5 years.</i> Go to Part 4.		
Part 4: Sign Below		
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Katina Tattianna Alexander		
Date: / / / /2016		
If you checked line 17a, do NOT fill out or file Form 122C-2.		
If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.		

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Form B 201A, Notice to Consumer Debtor(s)

In re Katina Tattianna Alexander / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: / / / /2016

Katina Tattianna Alexander

X Date & Sign

Dated: / / /2016

Attorney: Briana Marie Czajka